

(Official Form 1) (10/05)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Alfred, Jr., Izah		Name of Joint Debtor (Spouse) (Last, First, Middle): Alfred, Sherry																																				
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																																				
Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-5393		Last four digits of Soc. Sec./Complete EIN or other Tax I.D. No. (if more than one, state all): xxx-xx-8318																																				
Street Address of Debtor (No. & Street, City, and State): 3405 Carriage Ln. Baytown, TX		Street Address of Joint Debtor (No. & Street, City, and State): 3405 Carriage Ln. Baytown, TX																																				
ZIPCODE 77521		ZIPCODE 77521																																				
County of Residence or of the Principal Place of Business: Harris		County of Residence or of the Principal Place of Business: Harris																																				
Mailing Address of Debtor (if different from street address): 3405 Carriage Ln. Baytown, TX		Mailing Address of Joint Debtor (if different from street address): 3405 Carriage Ln. Baytown, TX																																				
ZIPCODE 77521		ZIPCODE 77521																																				
Location of Principal Assets of Business Debtor (if different from street address above):																																						
ZIPCODE																																						
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and provide the information requested below.) <p>State type of entity:</p>		Nature of Business (Check all applicable boxes.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Nonprofit Organization qualified under 15 U.S.C. § 501(c)(3)																																				
		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <input checked="" type="checkbox"/> Chapter 13																																				
		Nature of Debts (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business																																				
Chapter 11 Debtors																																						
Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).																																						
Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.																																						
Statistical/Administrative Information																																						
<input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.																																						
THIS SPACE IS FOR COURT USE ONLY																																						
<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;">Estimated Number of Creditors</td> <td style="width: 10%;">1-49</td> <td style="width: 10%;">50-99</td> <td style="width: 10%;">100-199</td> <td style="width: 10%;">200-999</td> <td style="width: 10%;">1,000-5,000</td> <td style="width: 10%;">5,001-10,000</td> <td style="width: 10%;">10,001-25,000</td> <td style="width: 10%;">25,001-50,000</td> <td style="width: 10%;">50,001-100,000</td> <td style="width: 10%;">OVER 100,000</td> </tr> <tr> <td></td> <td><input checked="" type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </table>				Estimated Number of Creditors	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	OVER 100,000		<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>													
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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Izah Alfred, Jr. Sherry Alfred	
Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		X <u>/s/ Damian W. Abreo</u> 08/25/2006 Damian W. Abreo Date	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?		Certification Concerning Debt Counseling by Individual/Joint Debtor(s) <input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition. <input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)	
Information Regarding the Debtor (Check the Applicable Boxes) Venue (Check any applicable box)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding (in a federal or state court) in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Statement by a Debtor Who Resides as a Tenant of Residential Property <i>Check all applicable boxes.</i>			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) Name of landlord that obtained judgment: Address of landlord:			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Izah Alfred, Jr. Sherry Alfred
Signatures		
Signature(s) of Debtor(s) (Individual/Joint) <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>/s/ Izah Alfred, Jr.</u> Izah Alfred, Jr.</p> <p>X <u>/s/ Sherry Alfred</u> Sherry Alfred</p> <p>Telephone Number (If not represented by an attorney)</p> <p>08/25/2006</p> <p>Date</p>		Signature of a Foreign Representative <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ (Date)</p>
Signature of Attorney <p>X <u>/s/ Damian W. Abreo</u> Damian W. Abreo Bar No. 24006728</p> <p>The Heston Law Firm, P.C. 2909 Hillcroft Avenue Suite 410 Houston, Texas 77057</p> <p>Phone No. (713) 270-4833 Fax No. (713) 270-6773</p> <p>08/25/2006</p> <p>Date</p>		Signature of Non-Attorney Petition Preparer <p>I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X _____ Date Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).</p>

Form B6A
(10/05)UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISIONIN RE: Izah Alfred, Jr.
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE A - REAL PROPERTY

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint Or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
Homestead Single Family Residence Located at 3405 Carriage Ln. Baytown, TX 77521	Owner	C	\$79,700.00	\$92,893.00
Lt 12 Blk 2 Kountry Klub Village Sec 1				

Total: \$79,700.00

(Report also on Summary of Schedules)

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISIONIN RE: Izah Alfred, Jr.
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	Bank of America Checking Account	C	\$0.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	5 Televisions	C	\$600.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	Camera	C	\$100.00
4. Household goods and furnishings, including audio, video and computer equipment.		Printer	C	\$40.00
		2 DVD Players	C	\$100.00
		2 Camcorders	C	\$250.00
		Stereo	C	\$150.00
		2 VCR's	C	\$50.00
		Computer	C	\$500.00
		Living Room Set	C	\$1,500.00
		Dining Room Furniture	C	\$1,750.00
		Master Bedroom Furniture	C	\$500.00
		Second & Third Bedroom Furniture	C	\$400.00
Total >				\$5,940.00

Form B6B
(10/05)

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 1

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISIONIN RE: Izah Alfred, Jr.
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
				Total > \$108,540.00

Form B6B
(10/05)

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 3

Form B6B
(10/05)

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE B - PERSONAL PROPERTY

Continuation Sheet No. 4

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

Check if debtor claims a homestead exemption that exceeds
\$125,000.

- 11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Homestead Single Family Residence Located at 3405 Carriage Ln. Baytown, TX 77521	Const. Art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001, 41.002	\$0.00	\$79,700.00
Lt 12 Blk 2 Kountry Klub Village Sec 1			
5 Televisions	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$600.00	\$600.00
Camera	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
Printer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$40.00	\$40.00
2 DVD Players	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$100.00	\$100.00
2 Camcorders	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$250.00	\$250.00
Stereo	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$150.00	\$150.00
2 VCR's	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$50.00	\$50.00
Computer	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$500.00	\$500.00
		\$1,790.00	\$81,490.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 1

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Living Room Set	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$1,500.00	\$1,500.00
Dining Room Furniture	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$1,750.00	\$1,750.00
Master Bedroom Furniture	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$500.00	\$500.00
Second & Third Bedroom Furniture	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(1)	\$400.00	\$400.00
Clothing	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(5)	\$300.00	\$300.00
Wedding Rings	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$1,500.00	\$1,500.00
Costume Jewelry	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$750.00	\$750.00
Womans Watch	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(6)	\$50.00	\$50.00
Debtor received an annuity in the approximate amount of \$100,000 as part of a structured settlement for an accident that occurred in 1989.	Tex. Ins. Code art. 21.22, § 1	\$100,000.00	\$100,000.00
2003 Cadillac Escalade Base Value: \$31000.00 Additions to Base: \$750.00 Sunroof \$500.00 Rear Entertainment \$100.00 Alarm Deductions From Base: \$1,075.00 Mileage 34,000 Miles	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$31,275.00	\$31,275.00
		\$139,815.00	\$219,515.00

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Izah Alfred, Jr.
Sherry Alfred**

CASE NO

CHAPTER 13

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Continuation Sheet No. 2

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2000 Cadillac Deville	Tex. Prop. Code §§ 42.001(a), 42.002 (a)(9)	\$10,900.00	\$10,900.00
		\$150,715.00	\$230,415.00

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxxxxxxx3763		DATE INCURRED: Various NATURE OF LIEN: Mortgage arrears COLLATERAL: Homestead REMARKS:				\$10,667.00	
AMC Mortgage Services 505 City Parkway South, Ste. 10 Orange, CA 92868	C	DATE INCURRED: 2004 NATURE OF LIEN: Deed of Trust COLLATERAL: Homestead REMARKS:				\$82,226.00	\$2,526.00
ACCT #: xxxxxxxxx3763		DATE INCURRED: 2004 NATURE OF LIEN: Deed of Trust COLLATERAL: Homestead REMARKS:				\$82,226.00	\$2,526.00
AMC Mortgage Services 505 City Parkway South, Ste. 10 Orange, CA 92868	C	DATE INCURRED: 2003 NATURE OF LIEN: Contract/Lease COLLATERAL: lease on 2003 Cadillac Escalade REMARKS: lease on 2003 Cadillac Escalade				\$31,060.00	\$60.00
ACCT #:		DATE INCURRED: 2003 NATURE OF LIEN: Contract/Lease COLLATERAL: lease on 2003 Cadillac Escalade REMARKS: lease on 2003 Cadillac Escalade				\$31,060.00	\$60.00
GMAC P.O. Box 901025 Fort Worth, TX 76101	C	DATE INCURRED: 2003 NATURE OF LIEN: Contract/Lease COLLATERAL: lease on 2003 Cadillac Escalade REMARKS: lease on 2003 Cadillac Escalade				\$1,950.00	
ACCT #:		DATE INCURRED: 2003 NATURE OF LIEN: Contract/Lease COLLATERAL: lease on 2003 Cadillac Escalade REMARKS: lease on 2003 Cadillac Escalade				\$1,950.00	
GMAC P.O. Box 901025 Fort Worth, TX 76101	C	DATE INCURRED: 2003 NATURE OF LIEN: Contract/Lease COLLATERAL: lease on 2003 Cadillac Escalade REMARKS: lease on 2003 Cadillac Escalade				\$1,950.00	

No _____ continuation sheets attached

Subtotal (Total of this Page) >	\$125,903.00
Total (Use only on last page) >	\$125,903.00

(Report total also on Summary of Schedules)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,225* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

Administrative allowances under 11 U.S.C. Sec. 330

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO. _____

(If Known)

CHAPTER 13

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Continuation Sheet No. 1

TYPE OF PRIORITY	Administrative allowances					
------------------	---------------------------	--	--	--	--	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCT #:								
The Heston Law Firm, P.C. 2909 Hillcroft Avenue Suite 410 Houston, Texas 77057		C	DATE INCURRED: 08/24/2006 CONSIDERATION: Attorney Fees REMARKS:				\$2,234.00	\$2,234.00

Total for this Page (Subtotal) >	\$2,234.00	\$2,234.00
Running Total >	\$2,234.00	\$2,234.00

IN RE: Izah Alfred, Jr.
Sherry AlfredCASE NO. _____
(If Known)
CHAPTER 13

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

 Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx1107 Capital One Bank 11013 W Broad St. Glen Allen, VA 23060	H	DATE INCURRED: 2001 CONSIDERATION: Credit Card REMARKS:				\$4,416.00
ACCT #: xxxxxxxx5265 Capital One Bank 11013 W Broad St. Glen Allen, VA 23060	H	DATE INCURRED: 2001 CONSIDERATION: Credit Card REMARKS:				\$1,688.00
ACCT #: xxxxxxxx1266 Capital One Bank 11013 W Broad St. Glen Allen, VA 23060	C	DATE INCURRED: 2000 CONSIDERATION: Credit Card REMARKS:				\$955.00
ACCT #: xx0143 CCB NA PO Box 5010 Concord, CA 94524	H	DATE INCURRED: 2001 CONSIDERATION: Credit Card REMARKS:				\$544.00
ACCT #: xx1452 Citi/Shell P.O. Box 6241 Sioux Falls, SD 57117	C	DATE INCURRED: 2001 CONSIDERATION: Credit Card REMARKS:				\$357.00
ACCT #: xxxxxxxxxxxx1333 Citifinancial P.O. Box 499 Hanover, MD 21076	H	DATE INCURRED: 2006 CONSIDERATION: Non-Purchase Money REMARKS:				\$2,770.00
ACCT #: xxxxxxxx7137 Citifinancial 4810-B1-10 East P.O. Box 1397 Baytown, TX 77522	H	DATE INCURRED: 2003 CONSIDERATION: Non-Purchase Money REMARKS:				\$142.00

3 continuation sheets attached

Subtotal > \$10,872.00

Total (Use only on last page of the completed Schedule F) >

IN RE: Izah Alfred, Jr.
Sherry Alfred

CASE NO. _____

(If Known)

CHAPTER 13

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Continuation Sheet No. 1

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx1636 CSD-Collections-CBBR P.O. Drawer 64828 Baton Rouge, LA 70896	W	DATE INCURRED: 2001 CONSIDERATION: Collecting for -Schumacher Group REMARKS:				\$194.00
ACCT #: xxxxxxxxxxxx1679 Fingerhut Credit Advantage 16 McLeland Rd. St. Cloud, MN 56303-2049	W	DATE INCURRED: 1999 CONSIDERATION: Credit Card REMARKS:				\$529.00
ACCT #: xxxxxxxx5302 First Premier 900 W. Delaware Sioux Falls, SD 57117	C	DATE INCURRED: 2001 CONSIDERATION: Credit Card REMARKS:				\$193.00
ACCT #: x1707 Foley's 300 Sheffield Center Lorain, OH 44055	C	DATE INCURRED: 1988 CONSIDERATION: Credit Card REMARKS:				\$1,750.00
ACCT #: xxxx9299 GC Services 6330 Gulfton Houston, Tx 77081	H	DATE INCURRED: 2005 CONSIDERATION: Collecting for -Cingular Wireless REMARKS:				\$315.00
ACCT #: xxxxxxxx4533 Gemb/Dillard's P.O. Box 9811127 El Paso, TX 79998	C	DATE INCURRED: 1989 CONSIDERATION: Credit Card REMARKS:				\$4,593.00
ACCT #: xxxxxxxx7232 GEMB/Exxonmobile P.O. Box 981127 El Paso, TX 79998	C	DATE INCURRED: 2000 CONSIDERATION: Credit Card REMARKS:				\$316.00
Subtotal >						\$7,890.00
Total (Use only on last page of the completed Schedule F) >						

IN RE: Izah Alfred, Jr.
Sherry AlfredCASE NO. _____
(If Known)
CHAPTER 13

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Continuation Sheet No. 2

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
ACCT #: xxxxxxxx0565 GRDN/CBUSA P.O. Box 6003 Hagerstown, MD 21747	H	DATE INCURRED: 1994 CONSIDERATION: Credit Card REMARKS:			\$1,063.00
ACCT #: xxxxxxxxxxxxxx0436 Gulf Coast Collection PO Box 55098 Houston, TX 77255-5098	W	DATE INCURRED: 2003 CONSIDERATION: Medical Collections REMARKS:			\$202.00
ACCT #: 2341 Loanstar Finance 1900 Garth Rd. Baytown, TX 77520	H	DATE INCURRED: 2006 CONSIDERATION: Non-Purchase Money REMARKS:			\$710.00
ACCT #: xxxx1751 LVNV Funding P.O. Box 10584 Greenville, SC 29603	H	DATE INCURRED: 2004 CONSIDERATION: Collection Account REMARKS:			\$3,748.00
ACCT #: xxxxxxxxxxxx2687 Mer & Pro CR Bur. 11921 North Mopac Austin, TX 78714	W	DATE INCURRED: 2001 CONSIDERATION: Medical Collections REMARKS:			\$194.00
ACCT #: xxxxxxxx2505 Newport News P.O. Box 9204 Old Bethpage, NY 11804	C	DATE INCURRED: 2001 CONSIDERATION: Credit Card REMARKS:			\$979.00
ACCT #: xxxxxx4878 Premium Asset Recovery 600 S. Dixie Hwy. Ste. 211 Boca Raton, FL 33432	W	DATE INCURRED: 2003 CONSIDERATION: Medical Collections REMARKS:			\$427.00
Subtotal >			\$7,323.00		
Total (Use only on last page of the completed Schedule F) >					

IN RE: **Izah Alfred, Jr.**
Sherry AlfredCASE NO. _____
(If Known)
CHAPTER **13****SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Continuation Sheet No. 3

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx1207 Presidio/CM 101 Crossway Park West Woodberry, NY 11797	W	DATE INCURRED: 2001 CONSIDERATION: Credit Card REMARKS:		\$1,754.00
ACCT #: xxxxxxxx1706 THD/CBUSA P.O. Box 6003 Hagerstown, MD 21747	H	DATE INCURRED: 2003 CONSIDERATION: Credit Card REMARKS:		\$488.00
Subtotal >				\$2,242.00
Total (Use only on last page of the completed Schedule F) >				\$28,327.00

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISIONIN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
GMAC P.O. Box 901025 Fort Worth, TX 76101	lease on 2003 Cadillac Escalade Contract to be ASSUMED

Form B6H
(10/05)UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISIONIN RE: Izah Alfred, Jr.
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE H - CODEBTORS

 Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISIONIN RE: Izah Alfred, Jr.
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:		Dependents of Debtor and Spouse	
Married		Relationship:	Age:
		Relationship:	Age:
Employment		Debtor	Spouse
Occupation		Disabled	Unemployed
Name of Employer			
How Long Employed			
Address of Employer			

INCOME: (Estimate of average monthly income)		
	DEBTOR	SPOUSE
1. Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	\$0.00	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	\$0.00	\$0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$0.00	\$0.00
b. Social Security Tax	\$0.00	\$0.00
c. Medicare	\$0.00	\$0.00
d. Insurance	\$0.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (specify) _____	\$0.00	\$0.00
h. Other (specify) _____	\$0.00	\$0.00
i. Other (specify) _____	\$0.00	\$0.00
j. Other (specify) _____	\$0.00	\$0.00
k. Other (specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00	\$0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$0.00	\$0.00
7. Regular income from operation of business or profession or farm (attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above.	\$0.00	\$0.00
11. Social Security or government assistance (specify)	\$1,319.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (specify)		
a. Annuity Income _____ / anticipated nursing income _____	\$1,280.00	\$500.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	\$2,599.00	\$500.00
15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$2,599.00	\$500.00
16. TOTAL COMBINED MONTHLY INCOME: \$3,099.00	(Report also on Summary of Schedules)	
17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Debtor Sherri Alfred is a home health care provider and works for a single patient long term until that patient passes away. She has no patient at the present time but anticipates getting assigned a patient any day.		

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER 13

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	
a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
2. Utilities: a. Electricity and heating fuel	\$200.00
b. Water and sewer	\$90.00
c. Telephone	\$75.00
d. Other: Gas	\$30.00
3. Home maintenance (repairs and upkeep)	
4. Food	\$500.00
5. Clothing	\$50.00
6. Laundry and dry cleaning	\$20.00
7. Medical and dental expenses	\$50.00
8. Transportation (not including car payments)	\$100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	
e. Other:	\$125.00
12. Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
13. Installment payments: (In Chapter 11, 12, and 13 cases, do not list payments included in the plan)	
a. Auto: GMAC lease	\$640.00
b. Other: Cell Phones	\$70.00
c. Other: Alarm System	\$24.00
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other:	
17.b. Other:	
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$1,974.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Total monthly income from Line 16 of Schedule I	\$3,099.00
b. Total monthly expenses from Line 18 above	\$1,974.00
c. Monthly net income (a. minus b.)	\$1,125.00

Form 6-Summary
(10/05)UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISIONIN RE: Izah Alfred, Jr.
Sherry Alfred

CASE NO

CHAPTER 13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$79,700.00		
B - Personal Property	Yes	5	\$150,715.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		\$125,903.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$2,234.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	4		\$28,327.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$3,099.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$1,974.00
Total >			\$230,415.00	\$156,464.00	

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISIONIN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER 13

Statistical Summary of Certain Liabilities (28 U.S.C. § 159)
[Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

The foregoing information is for statistical purposes only under 28 U.S.C. § 159.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER **13**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **21** sheets, and that they are true and correct to the best of my knowledge, information, and belief. (Total shown on summary page plus 1.)

Date 08/25/2006

Signature /s/ Izah Alfred, Jr.
Izah Alfred, Jr.

Date 08/25/2006

Signature /s/ Sherry Alfred
Sherry Alfred

[If joint case, both spouses must sign.]

B201 (04/09/06)

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b)
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Compliance with § 342(b) of the Bankruptcy Code

I, Damian W. Abreo, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

/s/ Damian W. Abreo

Damian W. Abreo, Attorney for Debtor(s)
Bar No.: 24006728
The Heston Law Firm, P.C.
2909 Hillcroft Avenue
Suite 410
Houston, Texas 77057
Phone: (713) 270-4833
Fax: (713) 270-6773
E-Mail: damian@hestonlawfirm.com

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Izah Alfred, Jr.

Sherry Alfred

Printed Name(s) of Debtor(s)

Case No. (if known) _____

/s/ Izah Alfred, Jr.

08/25/2006

Signature of Debtor

Date

/s/ Sherry Alfred

08/25/2006

Signature of Joint Debtor (if any)

Date

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION**

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER **13**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	Fixed Fee: <u>\$2,734.00</u>
Prior to the filing of this statement I have received:	<u>\$500.00</u>
Balance Due:	<u>\$2,234.00</u>

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

For Chapter 7 case, the items listed below are excluded from the flat fee charged for the case:

1. Representation of the Debtor in any Adversary Proceeding. Counsel must be specifically retained for that purpose and must pay an additional retainer.

2. Representation of the Debtor with respect to any investigative inquiry commenced by the Office of the United States Trustee.

3. Representation of the Debtor with respect to any form discovery propounded or noticed by any party of interest.

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER 13

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

08/25/2006

Date

/s/ Damian W. Abreo

Damian W. Abreo
The Heston Law Firm, P.C.
2909 Hillcroft Avenue
Suite 410
Houston, Texas 77057
Phone: (713) 270-4833 / Fax: (713) 270-6773

Bar No. 24006728

/s/ Izah Alfred, Jr.

Izah Alfred, Jr.

/s/ Sherry Alfred

Sherry Alfred

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF TEXAS
HOUSTON DIVISION

IN RE: **Izah Alfred, Jr.**
Sherry Alfred

CASE NO

CHAPTER **13**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 08/25/2006

Signature /s/ Izah Alfred, Jr.
Izah Alfred, Jr.

Date 08/25/2006

Signature /s/ Sherry Alfred
Sherry Alfred